

From: Ray Duarte <raydua@hotmail.com>
Sent: Thursday, September 24, 2015 7:27 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210 – AB32

Dear Sirs,

I am a responsible adult and subsequently am responsible for my trades inside my investments account. I understand that future policy may dictate that I cannot trade options inside my IRA account. Please do not remove this option from me.

We are all responsible for what we do. As adults, we should educate ourselves before making option trades in any account. Thank you.

Regards,

Ray Duarte
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